

## **What is the difference between a Special Commissioner's Sale of real estate (Judicial Sale) and a Non-Judicial Sale?**

A Special Commissioner's Sale (Judicial Sale) of real property is handled under the auspices of the Circuit Court. The Court ensures that all parties are properly before the Court before authorizing a sale. The Special Commissioner's Sale is free and clear of all liens on the property including the taxes due. The sale must be confirmed by the Court before a Deed can be issued.

A Non-Judicial Sale is conducted without court oversight and is limited to certain generally non-buildable parcels of real estate. The property is conveyed by a Special Warranty Deed. The terms and conditions of a Non-Judicial tax sale are slightly different from a Special Commissioner's Sale, with all funds required to be paid on the date of sale. Please review the terms of sale for any properties you are interested in. You are encouraged to consult with an attorney if you have specific questions about either of these processes.